

Information to identify the case:

Debtor 1	<u>Theotis Britt</u>	Social Security number or ITIN	xxx-xx-9355
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Michele S. Britt</u>	Social Security number or ITIN	xxx-xx-3537
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-19575-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Theotis Britt

Michele S. Britt

2/6/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Theotis Britt
 Michele S. Britt
 Debtors

Case No. 16-19575-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 59

Date Rcvd: Feb 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2019.

db +Theotis Britt, 73 Genesee Lane, Willingboro, NJ 08046-3319
 jdb +Michele S. Britt, 1206 Maresfield Court, Marlton, NJ 08053-2063
 cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
 Southfield, MI 48034)
 lm +ClearSpring Loan Services, Attn: Bankruptcy Department, 18451 N. Dallas Parkway,
 Suite 100, Dallas, TX 75287-5209
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave, Floor 11, Phoenix, AZ 85004-1071
 516183217 +Aims Diagnostic Imgnng Srvcs, PO Box 1036, Absecon, NJ 08201-5036
 516183218 +Alere Toxicology, 9417 Brodie Lane, Austin, TX 78748-5602
 516183219 #+Atlantic Imaging Group LLC, 110 S Jefferson Rd, Ste 201, Whippany, NJ 07981-1038
 516183220 +Auto Rx, 19191 N Kelsey St, Monroe, WA 98272-1459
 516183222 +Burlington Anesthesia Associates, 2090 Springdale Rd, Cherry Hill, NJ 08003-2024
 516183223 +Cardiovascular Assoc of the Dv, 120 White Horse Pike, Ste 112,
 Haddon Heights, NJ 08035-1994
 516637438 +Centers for Medicare and Medicaid Svcs, PO Box 138832, Oklahoma City, OK 73113-8832
 516183225 +Clearspring Loan Servi, 18451 Dallas Pkwy #100, Dallas, TX 75287-5209
 516183226 +Coastal Spine PC, PO Box 483, Bellmawr, NJ 08099-0483
 516183227 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 516183231 +Eastern Neuro Diagnostic Assoc, PC, 2301 Evesham Rd, Voorhees, NJ 08043-4501
 516183232 +Emrg Phy Assoc Of S Jersey, PO Box 635999, Cincinnati, OH 45263-5999
 516183234 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 516313072 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 516183238 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 516581912 +Komfort & Kare Home Medical, and Mobility, 424 N. White Horse Pike,
 Magnolia, NJ 08049-1405
 516584739 +Komfort Kare Home Medical Mobility, 424 N Whitehorse Pike, Magnolia, NJ 08049-1405
 516183240 +Kondaur Capital Corporation, 333 South Anita Dr, Orange, CA 92868-3314
 516637439 +Main Line Medical Supplies Inc, 303 S 69th St, Upper Darby, PA 19082-4213
 516183243 +Medx Sales Ltd, PO Box 1151, McHenry, IL 60051-9019
 516183244 +Millennium Surgical Center, 2090 Springdale Rd, Cherry Hill, NJ 08003-2024
 516183245 +Natasha Sapp, 1206 Maresfield Court, Marlton, NJ 08053-2063
 516183246 +Northstar Location Services, LLC, Attn: Financial Services Dept, 4285 Genesee St,
 Buffalo, NY 14225-1943
 516584740 +Ocean State Dermatology Inc, 300 Jfeerson Blvd Ste 305, Warwick, RI 02888-3860
 516581913 +Ocean State Dermatology, Inc., 300 Jefferson Blvd, Ste 305, Warwick, RI 02888-3860
 516183247 +Orthofix, PO Box 849806, Dallas, TX 75284-9806
 516183248 +Paul J Merlino III, 102 Centre Blvd, Marlton, NJ 08053-4129
 516637440 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 516183249 +South Jersey Radiology, 1307 White Horse Rd, A102, Voorhees, NJ 08043-2100
 516183254 +The Spine Institute of SNJ, 512 Lippincott Dr, Marlton, NJ 08053-4803
 517821589 +Trifera, LLC, c/o LAND HOME FINANCIAL SERVICES, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 516183256 +Virtua Memorial Hospital, PO Box 8500-8057, Philadelphia, PA 19178-0001
 516183257 +Virtua West Jersey Health, PO Box 8500-8032, Philadelphia, PA 19178-0001
 516183258 +Voorhees Fire District, c/o DM Billings, PO Box 1016, Voorhees, NJ 08043-7016
 516183259 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
 VOORHEES NJ 08043-4408
 (address filed with court: West Jersey Anesthesia Assoc, 102 E Centre Blvd,
 Marlton, NJ 08053)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2019 00:18:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2019 00:18:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516183221 +EDI: TSYS2.COM Feb 07 2019 04:38:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516183224 +EDI: CAUT.COM Feb 07 2019 04:38:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 516183228 +EDI: CCS.COM Feb 07 2019 04:38:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 516183229 +EDI: CRFRSTNA.COM Feb 07 2019 04:38:00 Credit First/CFNA, Bk13 Credit Operations,
 Po Box 818011, Cleveland, OH 44181-8011
 516183230 +EDI: RCSFNBMARIN.COM Feb 07 2019 04:38:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516183236 +EDI: AMINFOFP.COM Feb 07 2019 04:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 516322153 EDI: CAUT.COM Feb 07 2019 04:38:00 JP Morgan Chase Bank, POB 29505,
 Phoenix, AZ 85038-9505

District/off: 0312-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516360800 EDI: RESURGENT.COM Feb 07 2019 04:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516324571 +EDI: MID8.COM Feb 07 2019 04:38:00 Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516418022 EDI: PRA.COM Feb 07 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
516389985 +EDI: JEFFERSONCAP.COM Feb 07 2019 04:38:00 Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516183250 +EDI: RMSC.COM Feb 07 2019 04:38:00 Synch/ashley Homestore, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516183251 +EDI: RMSC.COM Feb 07 2019 04:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516183252 +EDI: RMSC.COM Feb 07 2019 04:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516202447 E-mail/Text: tidewaterlegalebn@twcs.com Feb 07 2019 00:17:46 Tidewater Finance Company, P.O. Box 13306, Chesapeake, VA 23325
516183255 +E-mail/Text: tidewaterlegalebn@twcs.com Feb 07 2019 00:17:46 Tidewater Credit Servi, 565 Cedar Rd, Chesapeake, VA 23322-5569
516418269 +E-mail/Text: bncmail@w-legal.com Feb 07 2019 00:18:53 Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516183235* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
516183237* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516183239* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
516183253* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516183233 ###Fein, Such, Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673
516183241 ###Louis Spagnoletti, 3 Eves Dr, Ste 311, Marlton, NJ 08053-3129
516183242 ###Louis Spagnoletti MD, LLC, 3 Eves Dr, Marlton, NJ 08053-3129

TOTALS: 0, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew Thomas Archer on behalf of Debtor Theotis Britt aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Joint Debtor Michele S. Britt aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Joint Debtor Michele S. Britt bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com
Brad J. Spiller on behalf of Debtor Theotis Britt bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Brian C. Nicholas on behalf of Creditor TRIFERA, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles H. Jeanfreau on behalf of Creditor TRIFERA, LLC Charlesj@w-legal.com,
BNCmail@w-legal.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
R. A. Lebron on behalf of Creditor TRIFERA, LLC bankruptcy@feinsuch.com

TOTAL: 12